

Exhibit B-3

Regulations on the Administration of Savings (2011 Revised) [Effective]

储蓄管理条例(2011修订) [现行有效]

【Print】

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Regulations on the Administration of Savings

储蓄管理条例

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Chapter I General Provisions

第一章 总 则

Article 1 These Regulations are formulated for the purposes of developing savings, protecting the legitimate rights and interests of depositors, and strengthening the administration of savings.

第一条 为了发展储蓄事业, 保护储户的合法权益, 加强储蓄管理, 制定本条例。

Article 2 Any savings institution handling savings as a business and any individual participating in savings within the territory of China must observe the provisions of these Regulations.

第二条 凡在中国境内办理储蓄业务的储蓄机构和参加储蓄的个人, 必须遵守本条例的规定。

Article 3 "Savings" mentioned in these Regulations refer to those activities in which an individual deposits his own RMB or foreign currency in a savings institution while the savings institution issues a bankbook or deposit certificate in return; and when the individual withdraws the principal and interest on his deposits against his bankbook or deposit certificate, the savings institution will pay him the principal and interest according to provisions.

第三条 本条例所称储蓄是指个人将属于其所有的人民币或者外币存入储蓄机构, 储蓄机构开具存折或者存单作为凭证, 个人凭存折或者存单可以支取存款本金和利息, 储蓄机构依照规定支付存款本金和利息的活动。

No unit or individual may convert public funds into savings deposited on an individual's behalf.

任何单位和个人不得将公款以个人名义转为储蓄存款。

Article 4 "Savings institution" mentioned in these Regulations refers to those institutions under banks or credit cooperatives which handle savings services with the approval of the People's Bank of China or one of its branches, and those under postal enterprises which handle savings services statutorily.

第四条 本条例所称储蓄机构是指经中国人民银行或其分支机构批准, 各银行、信用合作社办理储蓄业务的机构, 以及邮政企业依法办理储蓄业务的机构。

Article 5 The State protects the ownership, other legitimate rights and interests over legal savings deposits of individuals and encourages individuals' participation in savings.

In handling savings businesses, savings institutions shall observe the principles of voluntariness in depositing, freedom of withdrawal, interest on every deposit and keeping secret for depositors.

Article 6 The People's Bank of China shall be responsible for the administration of savings throughout the country.

The People's Bank of China and its branches shall be responsible for the approval of savings institutions and savings services, for the coordination of various savings institutions in their savings businesses and for the mediation of their disputes, for the supervision and auditing of savings services, and for correction and punishment of violations of the State laws, regulations and policies governing savings.

Article 7 The People's Bank of China may, with the approval of the State Council, take proper actions in the interest of depositors for the stability of savings.

Article 8 With the exception of savings institutions, no other unit or individual may handle savings services.

Chapter II Savings Institutions

Article 9 To establish a savings institution, the principles of unified planning, convenience for the masses, focusing on efficiency and ensuring security shall be abided by.

Article 10 To establish a savings institution, a report shall be submitted to the People's Bank of China or one of its branches for approval according to the relevant State provisions, and a Permit for Financial Business be applied for, unless otherwise provided for by the State laws and administrative regulations.

Article 11 To establish a savings institution, the following requirements must be met:

- (1) having its own name, organizational structure and place of business;
- (2) having no less than four workers qualified for savings services; and
- (3) having necessary security and protective equipment.

Article 12 A savings institution may establish its agency with the approval of the local branch of the People's Bank of China. Measures

第五条 国家保护个人合法储蓄存款的所有权及其他合法权益, 鼓励个人参加储蓄。

储蓄机构办理储蓄业务, 必须遵循“存款自愿, 取款自由, 存款有息, 为储户保密”的原则。

第六条 中国人民银行负责全国储蓄管理工作。

中国人民银行及其分支机构负责储蓄机构和储蓄业务的审批, 协调、仲裁有关储蓄机构之间在储蓄业务方面的争议, 监督、稽核储蓄机构的业务工作, 纠正和处罚违反国家储蓄法律、法规和政策的行为。

第七条 中国人民银行经国务院批准, 可以采取适当措施稳定储蓄, 保护储户利益。

第八条 除储蓄机构外, 任何单位和个人不得办理储蓄业务。

第二章 储蓄机构

第九条 储蓄机构的设置, 应当遵循统一规划, 方便群众, 注重实效, 确保安全的原则。

第十条 储蓄机构的设置, 应当按照国家有关规定报中国人民银行或其分支机构批准, 并申领《经营金融业务许可证》, 但国家法律、行政法规另有规定的除外。

第十一条 储蓄机构的设置必须具备下列条件:

- (一) 有机构名称、组织机构和营业场所;
- (二) 熟悉储蓄业务的工作人员不少于四人;
- (三) 有必要的安全防范设备。

第十二条 经当地中国人民银行分支机构批准, 储蓄机构可以设立储蓄代

for the administration of savings agencies shall be formulated by the People's Bank of China.

办点。储蓄代办点的管理办法，由中国人民银行规定。

Article 13 A savings institution shall conduct its business during its fixed business hours and shall not suspend business or shorten its business hours at will.

第十三条 储蓄机构应当按照规定时间营业，不得擅自停业或者缩短营业时间。

Article 14 Savings institutions shall ensure the payment of the principal and interest on savings deposits and shall not illegally refuse payment.

第十四条 储蓄机构应当保证储蓄存款本金和利息的支付，不得违反规定拒绝支付储蓄存款本金和利息。

Article 15 Savings institutions shall not resort to unfair means to absorb savings deposits.

第十五条 储蓄机构不得使用不正当手段吸收储蓄存款。

Chapter III Savings Services

第三章 储 蓄 业 务

Article 16 A savings institution may handle the following RMB savings services:

第十六条 储蓄机构可以办理下列人民币储蓄业务：

- (1) current deposits;
- (2) time deposits by which a fixed sum may be put in and withdrawn when it becomes due;
- (3) time deposits by which odd money may be put in as savings and a round sum made up and withdrawn when it becomes due;
- (4) time deposits by which the interest may be withdrawn and the principal remaining till it becomes due;
- (5) time deposits by which a round sum may be put in and petty cash be withdrawn within a fixed time period;
- (6) deposits with a current or fixed account at the depositor's convenience;
- (7) time deposits for a fixed sum of overseas Chinese RMB; and
- (8) savings deposits of other kinds approved by the People's Bank of China.

- (一) 活期储蓄存款；
- (二) 整存整取定期储蓄存款；
- (三) 零存整取定期储蓄存款；
- (四) 存本取息定期储蓄存款；
- (五) 整存零取定期储蓄存款；
- (六) 定活两便储蓄存款；
- (七) 华侨（人民币）整存整取定期储蓄存款；
- (八) 经中国人民银行批准开办的其他种类的储蓄存款。

Article 17 With the approval of foreign exchange control departments, a savings institution may handle the following foreign currency savings services:

第十七条 经外汇管理部门批准，储蓄机构可以办理下列外币储蓄业务：

- (1) current deposits;
- (2) time deposits by which a fixed sum may be put in and withdrawn when it becomes due; and

- (一) 活期储蓄存款；
- (二) 整存整取定期储蓄存款；

(3) foreign currency savings deposits of other kinds approved by the People's Bank of China.

The principle and interest on foreign currency savings deposits shall be paid in foreign currency.

Article 18 In handling a time deposit service, a savings institution may, at the request of the depositor, handle the automatic renewing of the time deposit account when it becomes due.

Article 19 Based on the State policies regarding housing reform and actual needs and with the approval of the local branch of the People's Bank of China, a savings institution may handle personal housing savings services.

Article 20 With the approval of the People's Bank of China or one of its branches, a savings institution may handle the following financial services:

- (1) distributing and cashing securities offered to individual residents such as State treasury bonds, financial bonds and enterprise bonds;
- (2) extending small secured loans on personal time deposit certificates; and
- (3) other financial services.

Article 21 A savings institution may act as an agent issuing wages, collecting house rents, water and electricity charges, and providing other services.

Chapter IV Rates and Calculation of Interests on Saving Deposits

Article 22 Rates of interests on savings deposits shall be proposed by the People's Bank of China and published with the approval of the State Council, or shall be fixed and published by the People's Bank of China with the authorization of the State Council.

Article 23 Savings institutions shall openly list interest rates of savings deposits and shall not change them without approval.

Article 24 For an undue time deposit the whole of which is to be withdrawn ahead of time, the interest shall be calculated at the rate of current deposits listed openly on the date of withdrawal. If only part of an undue deposit is to be withdrawn ahead of time, the interest on this part withdrawn ahead of time shall be calculated at the rate of current deposits listed openly on the date of withdrawal, and the interest on the

(三) 经中国人民银行批准开办的其他种类的外币储蓄存款。

办理外币储蓄业务，存款本金和利息应当用外币支付。

第十八条 储蓄机构办理定期储蓄存款时，根据储户的意愿，可以同时为储户办理定期储蓄存款到期自动转存业务。

第十九条 根据国家住房改革的有关政策和实际需要，经当地中国人民银行分支机构批准，储蓄机构可以办理个人住房储蓄业务。

第二十条 经中国人民银行或其分支机构批准，储蓄机构可以办理下列金融业务：

- (一) 发售和兑付以居民个人为发行对象的国库券、金融债券、企业债券等有价证券；
- (二) 个人定期储蓄存款存单小额抵押贷款业务；
- (三) 其他金融业务。

第二十一条 储蓄机构可以办理代发工资和代收房租、水电费等服务性业务。

第四章 储蓄存款利率和计息

第二十二条 储蓄存款利率由中国人民银行拟订，经国务院批准后公布，或者由国务院授权中国人民银行制定、公布。

第二十三条 储蓄机构必须挂牌公告储蓄存款利率，不得擅自变动。

第二十四条 未到期的定期储蓄存款，全部提前支取的，按支取日挂牌公告的活期储蓄存款利率计付利息；部分提前支取的，提前支取的部分按支取日挂牌公告的活期储蓄存款利率计付利息，其余部分到期时按存单开户日挂牌公告的定期储蓄存款利率计付利息。

remaining shall, when it becomes due, be calculated at the rate of time deposits listed openly on the date of the opening of the account.

Article 25 For an overdue time deposit, the interest during the overdue period shall be calculated at the rate of current deposits listed openly on the date of withdrawal unless a renewal of the time deposit has been handled as agreed upon between parties.

Article 26 For a time deposit of which the interest rate has changed before it becomes due, the interest shall be calculated at the rate of the time deposit listed openly on the date of the opening of the account.

Article 27 For a current deposit of which the interest rate has changed during the period in which it was deposited, the interest shall be calculated at the rate of current deposits listed openly on the date of the settlement of the interest. If the whole of a current deposit is to be withdrawn, the interest shall be calculated at the rate of current deposits listed openly on the date of the closing of the account.

Article 28 Any depositor who thinks the payment of the interest on his savings deposits is in error shall be entitled to apply for a review by the savings institution concerned, which shall accept the application and review the calculation of the interest in time.

Chapter V Withdrawing Ahead of Time, Registration of Loss, Inquiry and Transfer of Ownership

Article 29 A depositor must hold his deposit certificate and his own identity certificate when withdrawing ahead of time his undue time deposits. If another person acts as an agent withdrawing the deposits for the depositor, the person must hold his own identity certificate.

Article 30 Bankbooks or deposit certificates shall be in the form of nominated or un-nominated certificates. The loss of nominated certificates may be registered and the loss of un-nominated ones may not be registered.

Article 31 A depositor must without delay apply to the savings institution with which he opened his account to register the loss of his deposit certificate, bankbook or his seal having its impression on record by holding his own identity certificate and providing the relevant data such as the depositor's name and address, date of the opening of the account, category and amount of the deposits, and account number. If special circumstances exist, a depositor may register the loss orally or by letter or by telegram provided that he complete the formality of registering the loss in writing within five days.

The savings institution must suspend payment on the savings deposits concerned upon acceptance of the application for registration. If the

第二十五条 逾期支取的定期储蓄存款, 其超过原定存期的部分, 除约定自动转存的外, 按支取日挂牌公告的活期储蓄存款利率计付利息。

第二十六条 定期储蓄存款在存期内遇有利率调整, 按存单开户日挂牌公告的相应的定期储蓄存款利率计付利息。

第二十七条 活期储蓄存款在存入期间遇有利率调整, 按结息日挂牌公告的活期储蓄存款利率计付利息。全部支取活期储蓄存款, 按清户日挂牌公告的活期储蓄存款利率计付利息。

第二十八条 储户认为储蓄存款利息支付有错误时, 有权向经办的储蓄机构申请复核; 经办的储蓄机构应当及时受理、复核。

第五章 提前支取、挂失、查询和过户

第二十九条 未到期的定期储蓄存款, 储户提前支取的, 必须持存单和存款人的身份证明办理; 代储户支取的, 代支取人还必须持其身份证明。

第三十条 存单、存折分为记名式和不记名式。记名式的存单、存折可以挂失, 不记名式的存单、存折不能挂失。

第三十一条 储户遗失存单、存折或者预留印鉴的印章的, 必须立即持本人身份证明, 并提供储户的姓名、开户时间、储蓄种类、金额、账号及住址等有关情况, 向其开户的储蓄机构书面申请挂失。在特殊情况下, 储户可以用口头或者函电形式申请挂失, 但必须在5天内补办书面申请挂失手续。

储蓄机构受理挂失后, 必须立即停止支付该储蓄存款; 受理挂失前该储蓄存款

savings deposits has been withdrawn by another person before the acceptance of the application, the savings institution shall be exempted from the liability for compensation.

已被他人支取的，储蓄机构不负赔偿责任。

Article 32 Savings institutions and their personnel shall have an obligation to keep secret the depositors' savings and relevant information.

第三十二条 储蓄机构及其工作人员对储户的储蓄情况负有保密责任。

Savings institutions shall not inquire into, freeze or allocate savings deposits on behalf of any unit or individual, unless otherwise provided for by laws and administrative regulations of the State.

储蓄机构不代任何单位和个人查询、冻结或者划拨储蓄存款，国家法律、行政法规另有规定的除外。

Article 33 If a dispute arising from a savings deposit results in the transfer of ownership, the savings institution shall handle the formality of the transfer according to the legally effective written judgments or orders or conciliation statements made by the people's court.

第三十三条 储蓄存款的所有权发生争议，涉及办理过户的，储蓄机构依据人民法院发生法律效力判决书、裁定书或者调解书办理过户手续。

Chapter VI Legal Liability

第六章 法律责任

Article 34 If any unit or individual commits any of the following actions in violation of the provisions of these Regulations, the People's Bank of China or one of its branches shall order it or him to make corrections, and may impose a fine, or order it or him to suspend business operations for rectification, or revoke the Permit for Financial Business according to the seriousness of the circumstances. If the circumstances are serious enough to constitute a crime, the offender shall be investigated for criminal liability.

第三十四条 违反本条例规定，有下列行为之一的单位和个人，由中国人民银行或其分支机构责令其纠正，并可以根据情节轻重处以罚款、停业整顿、吊销《经营金融业务许可证》；情节严重，构成犯罪的，依法追究刑事责任：

- (1) handling savings services without approval;
- (2) establishing a savings institution without approval;
- (3) handling a new savings service by a savings institution without approval;
- (4) handling financial businesses not described in these Regulations by a savings institution without approval;
- (5) suspending business or shorten business hours without approval;
- (6) absorbing savings deposits by unfair means by a savings institution;
- (7) changing interest rates of savings deposits in violation of the State provisions governing interest rates;
- (8) disclosing information concerning a depositor's savings, or inquiring into, freezing or allocating savings deposits on others' behalf without completing legal procedures; or

- (一) 擅自开办储蓄业务的；
- (二) 擅自设置储蓄机构的；
- (三) 储蓄机构擅自开办新的储蓄种类的；
- (四) 储蓄机构擅自办理本条例规定以外的其他金融业务的；
- (五) 擅自停业或者缩短营业时间的；
- (六) 储蓄机构采取不正当手段吸收储蓄存款的；
- (七) 违反国家利率规定，擅自变动储蓄存款利率的；
- (八) 泄露储户储蓄情况或者未经法定程序代为查询、冻结、划拨储蓄存款的；

(9) committing other actions violating the State laws, administrative regulations or policies governing savings.

Any violator of the provisions of the second paragraph of Article 3 in these Regulations shall be punished according to the relevant State provisions.

Article 35 Any party who refuses to accept a decision of punishment may apply for reconsideration according to the provisions of the [Administrative Reconsideration Law of the People's Republic of China](#). If he refuses to accept the reconsideration decision, he may bring a lawsuit before a people's court according to the [Administrative Procedure Law of the People's Republic of China](#).

Article 36 In a case where an applicant for reconsideration neither brings a lawsuit nor performs the decision of reconsideration within a time limit, the provisions of the [Administrative Reconsideration Law of the People's Republic of China](#) shall apply.

Article 37 A savings institution that, in violation of the relevant State provisions, infringes upon the legitimate rights and interests of depositors and thereby causes losses to them shall be bear liability for compensation according to law.

Chapter VII Supplementary Provisions

Article 38 For those time deposits with their accounts opened prior to the implementation of these Regulations, the interest during the period in which savings are deposited shall be calculated according to the previous relevant provisions of the State.

Article 39 The People's Bank of China shall be responsible for the interpretation of these Regulations and for the formulation of the implementation rules.

Article 40 These Regulations shall come into effect on March 1, 1993. The [Rules of the People's Bank of China for Savings Deposits, promulgated by the People's Bank of China](#) on May 28, 1980, shall be invalidated on the same date.

(九) 其他违反国家储蓄法律、法规和政策的。

违反本条例第三条第二款规定的，依照国家有关规定予以处罚。

第三十五条 对处罚决定不服的，当事人可以依照《[中华人民共和国行政复议法](#)》的规定申请复议。对复议决定不服的，当事人可以依照《[中华人民共和国行政诉讼法](#)》的规定向人民法院提起诉讼。

第三十六条 复议申请人逾期不起诉又不履行复议决定的，依照《[中华人民共和国行政复议法](#)》的规定执行。

第三十七条 储蓄机构违反国家有关规定，侵犯储户合法权益，造成损失的，应当依法承担赔偿责任。

第七章 附 则

第三十八条 本条例施行前的定期储蓄存款，在原定存期内，依照本条例施行前国家有关规定办理计息事宜。

第三十九条 本条例由中国人民银行负责解释，实施细则由中国人民银行制定。

第四十条 本条例自1993年3月1日起施行。1980年5月28日中国人民银行发布的《[中国人民银行储蓄存款章程](#)》同时废止。